

Family Health Plan Insurance TPA Limited FHPL-MI-FT-01		
Corporate Name:	Kerala Water Authority (Pensioners)	
Policy No :	441200/48/2026/222	
Policy Plan Period:	01 Apr 2025 TO 31 Mar 2026	
Claim Analysis Report As on :	08-Sep-25	
CLAIM STATUS WISE ANALYSIS		
Status	Number	Amount
SETTLED	455	2,23,92,162
OUTSTANDING	130	61,53,973
Under Process	18	8,41,503
Document Pending from Member	17	4,94,363
Document Pending from Hospital	9	5,20,655
For Verification	4	3,75,571
For Verification	0	0
Refer to Insurer	9	2,80,131
For Payment	9	3,24,766
For Settlement	4	1,34,944
Open Preauths	60	31,82,040
REJECTED & CLOSED	31	26,08,664
MAIN MEMBERS Vs DEPENDENTS		
status	Number	Amount
MAIN MEMBER	401	1,94,69,328
DEPENDENT	184	90,76,807
TOTAL	585	2,85,46,135
GENDER WISE ANALYSIS		
Gender	Number	Amount
Male	325	1,59,28,060
Female	260	1,26,18,075
TOTAL	585	2,85,46,135
RELATIONSHIP WISE ANALYSIS		
Relation	Number	Amount
Self	401	1,94,69,328
Husband	25	14,11,005
Wife	150	73,35,681
Son	8	2,96,562
Daughter	1	33,559
Father	0	0

Father In law	0	0
Mother	0	0
Mother In law	0	0
Others	0	0
TOTAL	585	2,85,46,135
AGE WISE ANALYSIS		
AGEWISE	Number	Amount
0-10	0	0
11-20	0	0
21-30	1	64,671
31-40	2	65,450
41-50	14	5,75,844
51-60	85	33,57,626
61-70	261	1,27,26,848
Above 70	222	1,17,55,696
TOTAL	585	2,85,46,135
CLAIM TYPE ANALYSIS		
CLAIMTYPE	Number	Amount
Reimbursement	99	31,99,672
Cashless	486	2,53,46,463
TOTAL	585	2,85,46,135
INCURRED CLAIMS RATIO		
Status	Number	Amount
PAID	455	2,23,92,162
OUTSTANDINGS	130	61,53,973
Prorata Premium		3,03,42,615
Prorated ICR(In %)		94
Inception Premium		6,85,24,659
Addition Premium		6,94,431
Deletion Premium		0
Total Premium		6,92,19,090
Total ICR(In %)		41
DISEASE WISE ANALYSIS		
DISEASE	NUMBER	AMOUNT

Certain conditions originating in the perinatal period	1	19,909
Certain infectious and parasitic diseases	19	11,03,182
Codes for special purposes	0	0
Congenital malformations, deformations and chromosomal abnormalities	0	0
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	1	31,290
Diseases of the circulatory system	40	26,79,659
Diseases of the digestive system	38	22,88,848
Diseases of the ear and mastoid process	1	27,504
Diseases of the eye and adnexa	109	32,65,872
Diseases of the genitourinary system	92	36,07,263
Diseases of the musculoskeletal system and connective tissue	22	21,44,789
Diseases of the nervous system	8	2,75,828
Diseases of the respiratory system	58	31,58,631
Diseases of the skin and subcutaneous tissue	17	8,16,710
Endocrine, nutritional and metabolic diseases	12	5,45,608
External causes of morbidity	1	20,155
External causes of morbidity and mortality	0	0
Factors influencing health status and contact with health services	6	2,03,672
Injury, poisoning and certain other consequences of external causes	24	15,46,247
Neoplasms	72	27,12,578
Pregnancy, childbirth and the puerperium	1	22,704
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	49	34,12,248
Others	12	5,46,134
Provisional assignment of new diseases of uncertain etiology or emergency use	0	0
Mental, Behavioral and Neurodevelopmental disorders	1	64,671
Covid-19	1	52,633
TOTAL	585	2,85,46,135

Note : - Claim - Resettlement & pre/post claims are not considered as separate claims count, but amount are considered.